

Harvard Pilgrim Health Care, Inc.																					
Product	HMO Products																				
Plan ID	Best Buy HSA	Best Buy HSA	Best Buy HSA	Best Buy HSA	Best Buy HSA	Best Buy HSA	Maine's Choice SM	Maine's Choice SM	Best Buy HSA	Best Buy HSA	Core Coverage (Low Rx)	Core Coverage (Low Rx)	Core Coverage	Core Coverage	Maine Difference	Maine Difference	Maine Difference	Maine Difference	Maine's Choice SM	Maine's Choice SM	Best Buy HSA
	250062	250061	250060	250059	250058	250057	270014	270013	250054	250053	250040	250039	250038	250037	250048	250047	250046	250045	270018	270017	250056
Metal Level	Bronze	Bronze	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Med Deductible	\$6,250	\$6,250	\$5,300	\$5,300	\$4,750	\$4,750	\$2000/\$5000	\$2000/\$5000	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2800/\$4500	\$2800/\$4500	\$3,000
Coins	0%	0%	50%	50%	50%	50%	20%/40%	20%/40%	10%	10%	20%	20%	20%	20%	30%	30%	30%	30%	10%/30%	10%/30%	10%
Med MOOP	\$6,550	\$6,550	\$6,550	\$6,550	\$6,550	\$6,550	\$5700/\$7150	\$5700/\$7150	\$5,000	\$5,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,500	\$6,500	\$6,500	\$6,500	\$4000/\$6550	\$4000/\$6550	\$5,500
Child Dental	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
Plan Base Rate	\$202.05	\$204.56	\$206.29	\$208.80	\$210.15	\$212.65	\$265.29	\$267.79	\$284.95	\$287.46	\$304.23	\$306.74	\$311.56	\$314.07	\$313.49	\$315.99	\$318.50	\$321.01	\$242.92	\$245.43	\$269.14

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Plan ID	Best Buy HSA	Maine Difference	Maine Difference	Maine Difference	Maine Difference	Best Buy HSA	Best Buy HSA	Maine's Choice SM	Maine's Choice SM	Maine Difference	Maine Difference	Maine Difference	Maine Difference	Maine's Choice SM	Maine's Choice SM	Maine Difference	Maine Difference	Maine Difference	Maine Difference
	250055	250052	250051	250050	250049	250064	250063	270016	270015	250066	250065	250070	250069	270012	270011	250044	250043	250042	250041
Metal Level	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold	Gold	Gold
Med Deductible	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,500	\$3,500	\$3500/\$5500	\$3500/\$5500	\$4,500	\$4,500	\$5,250	\$5,250	\$1250/\$3000	\$1250/\$3000	\$1,500	\$1,500	\$1,000	\$1,000
Coins	10%	30%	30%	30%	30%	20%	20%	20%/40%	20%/40%	20%	20%	20%	20%	20%/30%	20%/30%	20%	20%	20%	20%
Med MOOP	\$5,500	\$6,750	\$6,750	\$6,750	\$6,750	\$4,750	\$4,750	\$5700/\$7150	\$5700/\$7150	\$6,500	\$6,500	\$6,800	\$6,800	\$2500/\$5500	\$2500/\$5500	\$4,000	\$4,000	\$3,750	\$3,750
Child Dental	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Plan Base Rate	\$271.65	\$305.39	\$307.90	\$311.56	\$314.07	\$247.17	\$249.67	\$251.79	\$254.30	\$305.78	\$308.28	\$301.15	\$303.65	\$318.89	\$321.39	\$379.04	\$381.54	\$394.46	\$396.97

Harvard Pilgrim Health Care, Inc.										
Product	POS Products									
Plan ID	Best Buy HSA	Best Buy HSA	Maine Difference	Maine Difference	Best Buy HSA	Best Buy HSA	Maine Difference	Maine Difference	Maine Difference	Maine Difference
	280008	280007	280002	280001	280006	280005	280004	280003	280010	280009
Metal Level	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold
Med Deductible	\$5,550	\$5,550	\$3,000	\$3,000	\$3,250	\$3,250	\$3,750	\$3,750	\$1,500	\$1,500
Coins	30%	30%	20%	20%	10%	10%	30%	30%	20%	20%
Med MOOP	\$6,550	\$6,550	\$6,000	\$6,000	\$5,200	\$5,200	\$7,150	\$7,150	\$4,000	\$4,000
Child Dental	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Plan Base Rate	\$212.46	\$214.97	\$322.36	\$324.86	\$277.24	\$279.75	\$307.32	\$309.82	\$390.61	\$393.11

HPHC Insurance Company																				
Product	PPO Products																			
Plan ID	Best Buy HSA	Best Buy HSA	Best Buy HSA	Best Buy HSA	Best Buy HSA	Best Buy HSA	Core Coverage (Low Rx)	Core Coverage (Low Rx)	Core Coverage	Core Coverage	Maine Difference	Maine Difference	Maine Difference	Maine Difference	Best Buy HSA	Best Buy HSA	Maine Difference (Low Rx)	Maine Difference (Low Rx)	Maine Difference	Maine Difference
	110055	110054	110057	110056	110050	110049	110069	110068	110067	110066	110044	110043	110042	110041	110053	110052	110048	110047	110046	110045
Metal Level	Bronze	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver	Silver
Med Deductible	\$4,750	\$4,750	\$5,300	\$5,300	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Coins	50%	50%	50%	50%	10%	10%	20%	20%	20%	20%	30%	30%	30%	30%	10%	10%	30%	30%	30%	30%
Med MOOP	\$6,550	\$6,550	\$6,550	\$6,550	\$5,000	\$5,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,500	\$6,500	\$6,500	\$6,500	\$5,500	\$5,500	\$6,750	\$6,750	\$6,750	\$6,750
Child Dental	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Plan Base Rate	\$227.14	\$229.70	\$222.30	\$224.86	\$305.41	\$307.97	\$327.19	\$329.76	\$332.84	\$335.41	\$334.05	\$336.62	\$339.70	\$342.27	\$288.46	\$291.03	\$324.77	\$327.34	\$331.63	\$334.20

HPHC Insurance Company										
Product	PPO Products									
Plan ID	Best Buy HSA	Best Buy HSA	Maine Difference	Maine Difference	Maine Difference	Maine Difference	Maine Difference	Maine Difference	Maine Difference	Maine Difference
	110070	110051	110059	110058	110063	110062	110038	110037	110040	110039
Metal Level	Silver	Silver	Silver	Silver	Silver	Silver	Gold	Gold	Gold	Gold
Med Deductible	\$3,500	\$3,500	\$4,500	\$4,500	\$5,250	\$5,250	\$1,000	\$1,000	\$1,500	\$1,500
Coins	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
Med MOOP	\$4,750	\$4,750	\$6,500	\$6,500	\$6,800	\$6,800	\$3,750	\$3,750	\$4,000	\$4,000
Child Dental	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes
Plan Base Rate	\$265.47	\$268.03	\$327.60	\$330.16	\$322.35	\$324.92	\$426.04	\$428.60	\$411.11	\$413.67

Harvard Pilgrim Health Care & HPHC On and Off SHOP Plans- 2017 Factors

Quarterly Trend Factors	
1	1
2	1.0210
3	1.0430
4	1.0650

Tobacco Factors	None
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Area Factors	
1	0.9450
2	1.0200
3	1.0700
4	1.3500

Areas / Counties
1 - Cumberland, Sagadahoc, York
2 - Knox, Kennebec, Lincoln, Oxford
3 - Androscoggin, Waldo, Franklin, Penobscot, Somerset, Piscataquis
4 - Hancock, Aroostook, Washington

**Harvard's Maine's Choice SM Products are not available in the second half of Area 3- Penobscot, Piscataquis, and Somerset counties. **

Monthly Premium =(Plan Base Rate*Monthly Trend Factor*Area Factor*Age Factor*Tobacco Factor)

* Rates may be slightly off due to rounding. Please contact the carrier to receive an exact quote.

Age Factors	
0-20	0.635
21-24	1.000
25	1.004
26	1.024
27	1.048
28	1.087
29	1.119
30	1.135
31	1.159
32	1.183
33	1.198
34	1.214
35	1.222
36	1.230
37	1.238
38	1.246
39	1.262
40	1.278
41	1.302
42	1.325
43	1.357

Age Factors	
44	1.397
45	1.444
46	1.500
47	1.563
48	1.635
49	1.706
50	1.786
51	1.865
52	1.952
53	2.040
54	2.135
55	2.230
56	2.333
57	2.437
58	2.548
59	2.603
60	2.714
61	2.810
62	2.873
63	2.952
64 +	3.000